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PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: LIKOUREZOS et al. GROUP ART UNIT: 3628  
SERIAL NO.: 10/044,075 FILED: January 11, 2002  
EXAMINER: Clement B. Graham Atty. Docket No. 1002 CIP III  
FOR: **SYSTEM AND METHOD FOR EFFECTING A REAL-TIME  
PAYMENT FOR AN ITEM WON ON AN ELECTRONIC AUCTION**

P.O. Box 1450  
Commissioner for Patents  
Alexandria, VA 22313-1450

**AMENDMENT UNDER 37 C.F.R. Sec. 1.111**

Sir:

Please consider the following amendments and remarks in light of the Office Action of  
the U.S. Patent and Trademark Office mailed on September 8, 2004:

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 21 of this paper.

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**FACSIMILE CERTIFICATION**

I hereby certify that this correspondence is being sent via facsimile to facsimile number 703-~~872~~  
~~9806~~ of the United States Patent and Trademark Office and to the attention of Examiner Clement B. Graham at  
Group Art Unit 3628 on the date shown below.

Dated: 10/13/04

George Likourezos

  
(Signature of person mailing paper)